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IN THE CIRCUIT COURT OF THE 19TH JUDICIAL CIRCUIT, IN AND FOR INDIAN RIVER COUNTY, FLORIDA CIVIL DIVISION CASE NO. 2014 CA 000120

312014 CA 000120

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2006-8, ASSET-BACKED CERTIFICATES, SERIES 2006-8

Plaintiff,

VS

JANICE RENNALLS; UNKNOWN SPOUSE OF JANICE RENNALLS; CARL RENNALLS; POINTE WEST MASTER PROPERTY OWNERS ASSOCIATION, INC.; POINTE WEST NORTH VILLAGE TOWNHOUSE ASSOCIATION, INC. A/K/A POINTE WEST NORTH VILLAGE PHASE III TOWNHOUSE ASSOCIATION, INC.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY;

Defendants.

## FINAL JUDGMENT OF FORECLOSURE

(Pursuant to Administrative Order 2011-01)

THIS ACTION was tried before the Court on Plaintiff's Final Judgment on April 17, 2015. On the evidence presented;

## IT IS ADJUDGED that:

- Final Judgment Granted. There is no dispute of material facts and Final Judgment is granted in favor of Plaintiff.
- 2. Amounts Due. Plaintiff, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2006-8, ASSET-BACKED CERTIFICATES, SERIES 2006-8, 3815 SOUTH WEST TEMPLE, SALT LAKE CITY UTAH, 84165 is due:

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Principal due on the note secured by the mortgage foreclosed	\$	205,702.07
Interest on the note and mortgage at 7.425% from 1/1/2013 to 4/17/2015		26,058.00
Title Search expenses	\$	390.00

Attorney's Fees

Trial Attorney's fee \$1,312.50 Other\* \$3,000.00

(\* the requested attorney's fee is a flat rate fee that the firm's client has agreed to pay in this matter. Given the amount of the fee requested and the labor expended, the Court finds that a lodestar analysis is not necessary and that the flat fee is reasonable.)

Attorneys' fee tota	ıl \$	4,312.50
Court Costs: Filing fee Service of process at \$55.00 per defendant	\$ \$	981.00 1,240.50
Publication for Janice Rennalls, Unknown Spouse of Janice Rennalls, Ca	arl Rennalls \$	494.00
Additional Costs:		
Subtotal:	\$	239,178.07
TOTÁL:	S	239,178.07

- 3. Interest. The total amount in Paragraph 2 shall bear interest from this date forward at the prevailing rate.
- 4. Lien on Property. Plaintiff holds a lien for the total sum superior to <u>all</u> claims or estates of defendant(s), on the following described property in INDIAN RIVER County, Florida:

LOT 3, BLOCK L, POINTE WEST NORTH VILLAGE, PHASE III, A SUBDIVISION ACCORDING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 19, AT PAGE(S) 22, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. a/k/a 1629 POINTE WEST WAY, VERO BEACH, FLORIDA 32966-0000

Sale of property. If the total sum with interest at the rate described in Paragraph 2 and all costs accrued subsequent to this judgment are not paid, the Clerk of this Court shall sell the subject property at public sale on 20 10, to the highest bidder for cash, except as prescribed in Paragraph 6, BY:

BY ELECTRONIC SALE AT WWW.INDIAN-RIVER.REALFORECLOSE.COM beginning at 10:00 A.M.

in accordance with section 45.031, Florida Statutes The public sale shall not be postponed or canceled without a court order, and shall proceed regardless of whether plaintiff, a plaintiff's representative, or plaintiff's counsel is present. All orders postponing or canceling the sale must be filed with the clerk of court no later than 5:00 P.M. two business days before the sale date. Failure to file the original proof of publication of the notice of sale will not stop the sale, however the certificate of sale will not issue until the original proof of publication of notice of sale is filed. The failure of plaintiff's counsel to properly and

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timely publish the notice of sale may result in sanctions against plaintiff, plaintiff's counsel individually, and the law firm representing the plaintiff. If the original proof of publication of the notice of sale is not filed with the clerk within ten calendar days after the sale, an order will be entered directing the plaintiff to show cause why the sale should not be vacated and the case dismissed with or without prejudice. The fact that an attorney has a high volume practice will not be a showing of good cause.

Any electronic sale by the clerk shall be in accordance with the written administrative policy for electronic sales published by the clerk at the official website for the clerk and posted in the public areas of the clerk's offices.

- 5. Costs. Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for them by the Clerk if plaintiff is not the purchaser of the property for sale, provided however, that the purchaser of the property for sale shall be responsible for the documentary stamps payable on the certificate of title. If plaintiff is the purchaser, the clerk shall credit plaintiff's bid with the total sum with interest and costs accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full. The Clerk shall receive the service charge imposed in Section 45.031, Florida Statutes.
- 6. **Distribution of Proceeds.** On filing the Certificate of Title, the Clerk shall distribute the proceeds of the sale, so far as they are sufficient, by paying: first, all of the plaintiff's costs; second, documentary stamps affixed to the Certificate; third, plaintiff's attorneys' fees; fourth, the total sum due to the plaintiff, less the items paid, plus interest at the rate prescribed in paragraph 2 from this date to the date of the sale; and by retaining any remaining amount pending the further Order of this Court.
- 7. Right of Redemption. On filing of the Certificate of Sale, defendant(s) and all persons claiming under or against defendant(s) since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property, except as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any.
- 8. Right of Possession. Upon filing of the Certificate of Title, the person named on the certificate of title shall be let into possession of the property, subject to the provisions of the "Protecting Tenant At Foreclosure Act of 2009."
- 9. Jurisdiction Retained. Jurisdiction of this action is retained to enter further orders that are proper including without limitation, a deficiency judgment.
- 10. Jurisdiction of this action is retained to allow for a supplemental complaint to add omitted parties post-judgment.
- 11. Jurisdiction of this action is retained to provide for post judgment determination of the amount of assessments due pursuant to Fla. Stat. §718.116 and /or §720.3085.

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURUSANT TO THE FINAL JUDGMENT.

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IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN SIXTY (60) DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT, 2000 16TH AVENUE, VERO BEACH, FLORIDA 32960 (TELEPHONE: 772 7705185), WITHIN(10) DAYS AFTER THE SALE TO SEE IF THERE IS ADDITIONAL MONEY FROM THE FORECLOSURE SALE THAT THE CLERK HAS IN THE REGISTRY OF THE COURT.

IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL PAPERS YOU ARE REQUIRED TO SIGN, ASK SOMEONE ELSE, PREFERABLEY AN ATTORNEY WHO IS NOT RELATED TO THE PERSON OFFERING TO HELP YOU, TO MAKE SURE THAT YOU UNDERSTAND WHAT YOU ARE SIGNING AND THAT YOU ARE NOT TRANSFERRING YOUR PROPERTY OR THE EQUITY IN YOUR PROPERTY WITHOUT THE PROPER INFORMATION. IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT FLORIDA RURAL LEGAL SERVICES, 200 S. INDIAN RIVER DRIVE, SUITE 101, FT. PIERCE, FL 34948 PHONE: 1-888-582-3410, TO SEE IF YOU QUALIFY FINANCIALLY FOR THEIR SERVICES. IF THEY CANNOT ASSIST YOU, THEY MAY BE ABLE TO REFER YOU TO A LOCAL BAR REFERRAL AGENCY OR SUGGEST OTHER OPTIONS. IF YOU CHOOSE TO CONTACT THE INDIAN RIVER COUNTY BAR ASSOCIATION LEGAL AID SOCIETY, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

**DONE AND ORDERED** in Chambers at Vero Beach, INDIAN RIVER County, Florida, this

CIRCUIT JUDGE

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Copies furnished to the parties listed on the attached service list:

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Kahane & Associates, P.A. 8201 Peters Road, Ste.3000 Plantation, FL 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380

Designated service email: notice@kahaneandassociates.com

JANICE RENNALLS 1629 POINTE WEST WAY VERO BEACH, FLORIDA 32966

UNKNOWN SPOUSE OF JANICE RENNALLS NKA UNKNOWN SPOUSE OF JANICE RENNALLS 1629 POINTE WEST WAY VERO BEACH, FLORIDA 32966

CARL RENNALLS 1629 POINTE WEST WAY VERO BEACH, FLORIDA 32966

UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY 1629 POINTE WEST WAY VERO BEACH, FLORIDA 32966

POINTE WEST MASTER PROPERTY OWNERS ASSOCIATION, INC. c/o BRENNAN GROGAN, ESQ. 3300 PGA BLVD., STE. 570
PALM BEACH GARDENS, FLORIDA 33410
bgrogan@jsllawgroup.com

POINTE WEST NORTH VILLAGE TOWNHOUSE ASSOCIATION, INC. A/K/A POINTE WEST NORTH VILLAGE PHASE III TOWNHOUSE ASSOCIATION, INC. c/o BRENNAN GROGAN, ESQ. 3300 PGA BLVD., STE. 570
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